

Background:

Purchases I've tried to make, on my health insurer Molina MyChoice Debit Card, (Card), no matter what the balance, no matter what the items, no matter what the attempted purchase total; have never, ever, gone through, upon a second or subsequent, purchase try, in a same month. (With solely one incident of an exception, for the entire year, of 2025.) Fraudsters have been siphoning off any purchase Try on the balance left, after any First purchase of the month.

Moreover, making a purchase of the full allowed amount, doesn't work, either. The Card shows a fraudulently compelled too low allowed amount (ceiling). This did not happen merely for one incident. This compelled fraud is routine. The description in this document, is merely an example of a Try on one day.

The Problem This Time Around:

As with several prior purchase Tries on the Card, the Card compelled a falsely low ceiling (amount it would pay). It thereby deprived this Card Holder of use of the remainder, on that purchase. I next, made a back to back out of pocket purchase. More indication of Fraud, ensued. Yes: Even off the Card. Clearly, the Fraud was targeting this Complainant, and doing so via the Card, was merely one of many means, to do so.

What Happened:

Once upon a time, the sole Walmart in this small town, numbered its cash registers. When I began to film the fraud involved, selectively targeting my particular purchases, they quit numbering them for awhile. After some Complaints, however, they went back to numbering them, as should have been the case all along.



On December 11, 2025, I approached Self Check Out cash register number 9, to make a purchase Try, using the Card. I had made no prior Card purchase Tries, during that same month (Dec., 2025.)

The cash register's screen at the time, showed that the total for the purchase, would come to \$60.96. It went through a cycle of, "authorizing."

Well: Each and every item in that purchase, was Card payable. And that total came to well below the ceiling. That's not merely the lawful ceiling, if one adds in prior siphonings. No. This was the much, much, lower ceiling of the December, 2025 load. Not even the prior month balances carried over, beyond the siphonings, and then added to that load. No. Just that lonely, December 2025, month's load. So:

We're talking, the lowest imaginable ceiling. The \$60.96 was even below THAT ceiling. Well below it.



So the Card should have easily approved the entirety of this purchase Try.

It didn't.

The screen on Dec. 11, failed to duly show the ordinary, "Approved. Thank You!" total, which a cash register at the same Walmart store, had shown, as exhibited in the October 9, 10-9-2025 – C re Wmt + MyCh Complaint, shown elsewhere. See –

Merely Some C's To C PD:

<https://archive.org/details/merely-some-cs-to-c-pd>

or

<https://archive.org/download/merely-some-cs-to-c-pd>

So the Walmart cash registers were changing up what they were displaying, from visit to visit. Are you confused? You aren't muddleheaded (I presume). You are reasonably lucid, The tactic **IS** to obfuscate. "You can't prove we're committing crime," snigger fraudsters, sticking tongues out. "We can always change up what we do, and claim it's been done that way since the dawn of eternity." Or, it's become changed for this alternative rationalization which of course, we won't prove. But no; we don't change it up, to discredit our target. Nah. That's not the reason, snigger, snigger.

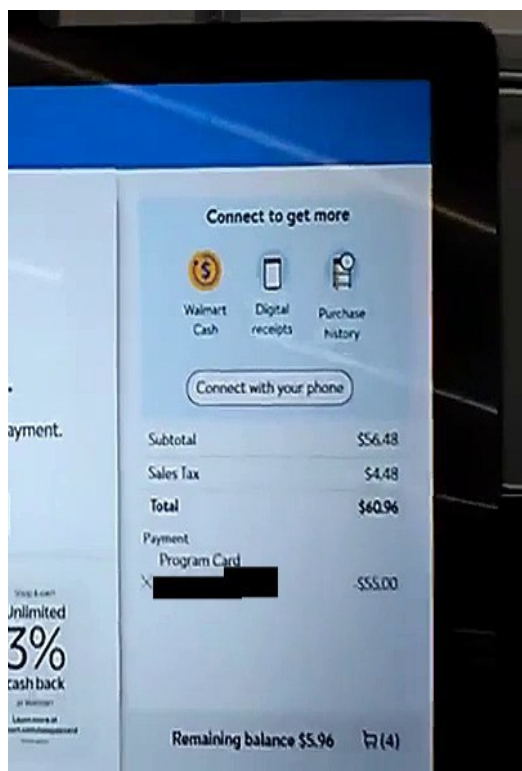
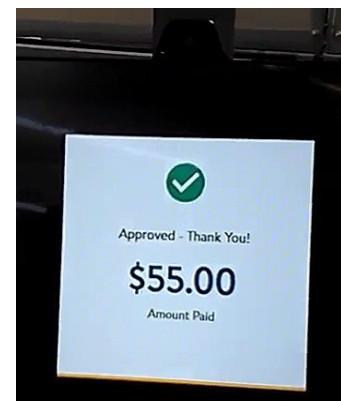
And that obfuscation tactic, unto itself, proves a design to try to get away with Fraud.

The following month, on Nov 13, 2025, the Card falsely lowered the available balance (ceiling) to \$55.76. See the November, 2025 Ongoing Siphoning and Fraud Complaint –

Nov 2025 - Ongoing S&F:
<https://archive.org/details/nov-2025-ongoing-s-f>

But this time around, it didn't even pretend that \$55.76 was a standard ceiling, for the December 11 purchase Try. No. This time, it fraudulently lowered the ceiling to \$55.00.

See the relevant graphic. The fraudsters weren't even trying to pretend either amount was a standard ceiling. They were just arbitrarily assigning capricious ceilings, from incident to incident.



As with prior siphonings, it extorted cash payment, for the amount above the fraudulently lowered ceiling. The screen on Dec. 11 demanded Complainant pay the remaining balance of \$5.96. See the relevant graphic.

Remember, it should have been willing to pay up to:
the entirety of this particular purchase amount,
plus,
the amount up to the monthly load,
plus,
any left over balance from prior months,
plus,
all siphonings.

That's how high the ceiling should have been.



The cash register screen's show of siphoning \$5.96 (falsely low \$55.00 ceiling) matched what the receipt showed, about that false ceiling, as well. See the relevant graphic. The X's next to the items on the receipt, clarified nothing. Note the receipt's transaction number was 04535. More on this, later, in this doc.

When I've shown the items purchased, or their item numbers, (which can be matched to what was purchased), in past Complaints, those items have then jumped up and mysteriously become no longer payable on the Card. Clearly, fraudsters were given, and then retaliating upon, the graphic evidence I'd presented. Consequently, I am thus burdened to have to remove those details, in the graphic evidence showing the relevant screen and receipt, presented in this doc.

Because on the ongoing Fraud, I've had to redact the last 4 characters of the account number, of the Card, as well. But one may ascertain the purchase described, from the balance of info shown on the Dec 11, 2025, receipt.

Onward, to the subsequent purchase Try.

There were items which past experience had taught me, that the Card no longer paid for. I wanted to buy some of those, and was ready to pay out of pocket, in cash. I was already at register #9. I already had those items in my cart. There was no reason to go to a different register, to try to buy them. I stayed put, and scanned them into register #9, back to back with the immediately described Card purchase Try. Remember its transaction number? 04535.

So: Shouldn't the back to back, next transaction # be 04536? Well, the cash register, for some reason, double-charged a single scan of a single item, on that out of pocket purchase Try. This is not the first time, this kind of fraudulent double dipping try, has occurred, at the same Walmart. And remember; this double dipping fraud incident, was on what was to be a cash payment, out of pocket: not a Card purchase. Fraudsters were clearly selectively targeting me. Defrauding me via the Card, was merely one of several means, by which they targeted me with their fraud. The problem remains, however, of Card issuer Molina, refusing to fix the matter. Or even be non-hackably reachable, to discuss.

The machine then would not take my voiding/deletion of that item. I had to call for help. A reasonable professional Walmart employee duly came over, and removed that item for me. I don't believe that employee was a fraudster, as they didn't make false innuendo accusations, or threaten to frame me and cry wolf, or try to with hold a receipt. So I have made an effort to protect their privacy. However: the transaction was not canceled, and no cancellation receipt was created (no sound to that effect) or spit out, by the register. It merely involved voiding the false second charge on the same item. So this transaction continued, as an ongoing one. Yes: back to back with # 04535.

Yet take a look at the receipt transaction number, on that purchase, shown in the relevant graphic. Notice it skips a digit, forward, to # 04537? And notice the voided entry, on the fraudulent double dip try? Yes: That second charge on the same item was voided; as opposed to the whole transaction becoming canceled, which might otherwise explain an in between number, of 04536. Had it been canceled, a receipt showing transaction # 04536 should have been spit out by the machine. But it wasn't canceled, and there was no spit out of any 04536. 04536 was missing.

This Omission, might explain how siphoners are getting away with siphoning. It is now a pattern, (2 or more incidents), that someone in the back end tech, wrongfully causes a fraudulent double charge on a single scan. They then furtively generate a transaction, keeping the receipt, and keeping the screen – now that everyone knows I'm burdened to have to document every freaking aspect of every financial transaction I do, -- from showing that furtive transaction. It is even common for machines to refuse to spit out any receipt for Complainant, if they are not being recorded. That's Guilty Knowledge, which only human beings would have. A cash register has no business knowing whether it is being recorded, or not.

With the plethora of store security cameras salted throughout the store, that means it involves back end security personnel, in addition to back end tech folks. And back end store security personnel would be the logical ones to use the ruse of crying wolf on their theft target.





This fraud effort is SELECTIVE. Its perpetrators are 2-faced.
Wonderful, to you. The opposite, to one they are compelling to be the unwilling
linchpin of their fraud. This is one of the strategies they use, to discredit their
target, and thereby try to keep their hides out of jail.

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